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## **President's Report 1952-53**

Bridgewater College

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*BULLETIN*  
**BRIDGEWATER COLLEGE**

**ANNUAL REPORT**  
of the officers of the college  
for the session 1952 - 1953



**BRIDGEWATER  
VIRGINIA**

BULLETIN OF BRIDGEWATER COLLEGE

Entered as second-class matter at the postoffice at Bridgewater, Virginia, under Act of Congress of August 24, 1912. Published bi-monthly by Bridgewater-Daleville College.

VOLUME XXVIX

OCTOBER, 1953

NUMBER 3

# *The President's Report*

## **To the Trustees of Bridgewater College:**

There is submitted herewith the report of the seventy-third session of the college which ended on June 30, 1953. This condensed report embraces data drawn from the records of the dean of the college, the treasurer of the college, and treasurer of the Board of Trustees, and the director of the Development Program.

### **Faculty Changes**

A number of changes occurred in the faculty for 1952-53. Dr. J. M. Henry, professor of history, who had served as head of the department for twenty-four years retired in June of 1952. Dr. Henry had been an outstanding teacher and a valuable man on the staff throughout his career at Bridgewater. He and Mrs. Henry now reside in their comfortable home at 312 Broad Street in Bridgewater.

Other changes occurred in the department of English with Betty G. Geiser taking the place of William Lee Pryor, and Robert H. Newcomb that of Mary Louise Truxal. DeForest L. Strunk became assistant professor of psychology in the vacancy created by the resignation of Willard B. Frick. Galen B. Fahnestock succeeded Erlene Andes in the commerce department, and Carl J. Shultz became director of the orchestra and band and instructor in wind and brass instruments in the place of Clifford T. Marshall. Edward T. Chandler was added to the staff in physical education. Raymond T. Phibbs was appointed superintendent of buildings and grounds to succeed John T. Fike, and Edgar F. Wilkerson became Counselor on Admissions in the second semester.

### **Alumni Activities**

O. P. Jones, Class of 1916 Blue Ridge College, of Unionville, Maryland, was elected president of the Alumni Association for the year of 1953-54. The alumni scholarship of \$100 was awarded to Paul Wampler, of Bassett, Class of 1954. There are now sixteen chapters of the Alumni Association—six in Virginia, four in Maryland, and one each in the District of Columbia, West Virginia, Chicago, Florida, California, and Tennessee. The total gifts of alumni to the college during the year were \$59,223 and were contributed by 852 alumni.

### **Religious Activities**

The religious organizations were very active throughout the year, giving numerous programs in many sections of the Southeastern Region. The Clericus Chorus gave approximately 24 programs in churches, and the Glee Club had a schedule of 20 programs. The Student

Christian Movement and the Fellowship of Reconciliation also were active both on and off the campus. The Spiritual Life Institute was held in January with Ralph W. Schlosser, Edward K. Ziegler, and J. Calvin Bright as speakers. The college facilities were made available to a number of religious conferences during the summer including the Christian Ashram, Women's Work and Children's Workers Conferences, Youth Temperance Council of Virginia, and the week-day religious education teachers conference just prior to the opening of the public schools. All of these conferences brought to the college and community a real spiritual uplift.

## Commencement

The seventy-third commencement was held on June 1 with fifty-seven graduates. The address was given by Dr. Paul N. Garber, Bishop of the Virginia and North Carolina Conferences of the Methodist Church. Degrees were granted to five students in August at the close of the summer school. At the alumni banquet, the late Rufus D. Bowman, president of Bethany Biblical Seminary, was granted the alumni award of the year posthumously. The award was received by Mrs. Rufus D. Bowman. Special recognition was given to the Minor C. Miller family as their eighth and last child received the baccalaureate degree from Bridgewater at this commencement.

## Enrollment Data

Men enrolled .....	237
Women enrolled .....	148

### Enrollment by Church Districts:

Florida and Georgia .....	6
Mardela .....	5
Eastern Maryland .....	32
Middle Maryland .....	5
Western Maryland .....	6
North and South Carolina .....	2
Tennessee and Alabama .....	1
Eastern Virginia .....	31
First Virginia .....	35
Northern Virginia .....	85
Second Virginia .....	110
Southern Virginia .....	35
First West Virginia .....	10
Second West Virginia .....	0
Outside Southeastern Region .....	22

Total enrollment .....	385
Summer Session 1952 .....	70
Grand Total (less duplicates) .....	408

The above figures show a decline of 13 students over the previous year. This decline was occasioned largely by the drafting of young men for military service. The number of men resident students decreased by 16 per cent while the number of women resident students increased by 19.6 per cent. There was a slight decrease in non-resident students among both men and women. Of the 385 students enrolled, 59% were members of the Church of the Brethren in comparison with 58% for the previous session.

Due to the decline in enrollment during the past year and the increase in operating costs, we were not as fortunate in balancing our budget as in former years. The auditor's report shows that we incurred a deficit of \$14,839 for the session of 1952-53. Since all gifts received from offerings in churches on College Sunday and gifts from alumni and friends were placed in the Development Program fund, the Board decided to transfer a sufficient amount from the Development Fund to the operating budget to take care of the deficit.

### **The Development Program**

The Ten-year Development Program with Rufus B. King as director and A. R. Showalter as solicitor among the churches is progressing nicely, and we have reason to be encouraged. From July 1, 1952, to July 1, 1953, \$346,991 was received in cash and pledges for this program. Of this amount \$11,000 is in the form of annuities. Since July 1, 1950, when the Development Program was inaugurated, \$322,496 has been received in cash and pledges.

### **The New Science Building**

The new science building was dedicated on June 1, and the summer session was held in this building. The estimated cost of this building was \$425,000, but I am happy to report that the actual cost was approximately \$404,544, including equipment. This building is filling a very great need on our campus and will be a valuable asset to the institution during the years ahead.

### **The Virginia Foundation of Colleges**

The Virginia Foundation for Independent Colleges is now getting underway with Lea Booth as Executive Director. The aim is to contact corporations or leading business firms for gifts to private colleges of the state. The total of \$22,000 was received during the year in gifts and divided among the 12 member colleges according to the formula, 60% equally, and 40% on the basis of enrollment. A more extensive solicitation is planned for the fall months of 1953.

## Looking Ahead

The international situation and the drafting of young men for military service continues to create a condition of uncertainty for the college. The fact that Virginia is changing from an eleven to a twelve year school system also affects our enrollment. In 1954, Rockingham county from which we receive almost one-third of our students will have no graduating class. However, the fact that we began the session of 1953 with an increase of 10% in enrollment generates some optimism. We are constantly striving to improve our methods of recruiting desirable students.

Looking beyond the next few years, the future of Bridgewater College seems promising, and we should continue to plan for a normal student body of 500 or more. We should carry forward our development program with increasing vigor and prepare for the day when we shall have a larger number of students applying for admission.

Respectfully submitted,

Warren D. Bowman  
President

# STATEMENT OF CURRENT OPERATIONS

## BRIDGEWATER COLLEGE

Regular Session 1952-53 & Summer Session 1952 Consolidated

### Income

#### EDUCATIONAL & GENERAL

A. Student Fees	\$155,059.43	
B. Endowment Earnings	20,121.50	
C. Gifts & Grants	3,930.00	
D. Other Sources	10,935.74	\$190,046.67

#### AUXILIARY ENTERPRISES

A. Dormitory	30,603.40	
B. Dining Room	75,916.10	
C. Student Activities	20,923.29	
D. Book Store Sales	22,910.09	
E. Snack Shop Sales	5,814.67	156,167.55
TOTAL INCOME		\$346,214.22

### Expenses

#### EDUCATIONAL AND GENERAL

A. Administration & General	\$ 69,123.66	
B. Instruction	102,314.74	
C. Library	7,028.39	
D. Operation & Maintenance	36,098.86	214,565.65

#### AUXILIARY ENTERPRISES & ACTIVITIES

A. Dormitory	4,688.39	
B. Dining Room	74,769.03	
C. Student Activities	23,726.45	
D. Book Store Purchases	21,916.92	
E. Snack Shop	6,067.23	131,168.02

#### OTHER NON-EDUCATIONAL EXPENSES

A. Interest	8,264.86	
B. Scholarships	6,860.00	
C. Miscellaneous	195.34	15,320.20

TOTAL EXPENSES		361,053.87
Excess of Expense over Income		14,839.67

TOTAL EXPENSE & SURPLUS		\$346,214.20
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# FINANCIAL REPORT

## BRIDGEWATER COLLEGE

### BALANCE SHEET

As of June 30, 1953

#### Assets

I. CURRENT FUNDS			
A. General:			
Cash in bank	6,587.80		
Notes Receivable	2,130.28		
Accounts Receivable	1,055.55		
Inventories (Farm, D. R. & Fuel)	26,572.33		
Unexpired insurance	3,005.01		
		39,350.97	
B. Restricted:			
Cash in Bank		1,716.54	
TOTAL CURRENT FUNDS			41,067.51
II. LOAN FUNDS			
Cash in Bank	5,411.45		
Notes Receivable	11,643.98		
Stock	2,000.00		
TOTAL LOAN FUNDS			19,055.43
III. ENDOWMENT AND OTHER NON-EXPENDABLE FUNDS			
A. Endowment Funds			
Bowman Endowment Fund			
Cash in bank	.00		
Investments	152,140.10	159,218.51	
College Endowment Fund			
Cash in bank	.00		
Investments	191,489.63	197,518.18	
Daleville Endowment Fund			
Cash in bank	4,290.20		
Investments	72,209.80	76,500.00	
Class Loyalty Fund			
Cash in bank	1,532.21		
Investments	4,074.00	5,606.21	
John Kline Memorial Fund			
Cash in bank	1,318.82		
Investments	5,350.00	6,668.82	
Luken's Scholarship Fund			
Cash in bank	1,730.97		
Investments	1,804.97	3,535.94	
W. E. Wine Endowment Fund			
Investments	2,800.00	2,800.00	

B. Annuity Funds		
Due from Plant Fund	91,800.00	
Due from College Endowment	5,200.00	97,000.00
TOTAL ENDOWMENT & NON-EXPENDABLE FUNDS		548,847.66

#### IV. PLANT FUNDS

A. Bonds (U. S. Government)	900.00	
Cash	10,790.71	30,590.71
Notes Receivable	18,900.00	
B. Investments in Plant		
College equipment	198,962.15	
Campus Improvement	790.67	
Real Estate—Land	52,910.28	
Real Estate—Buildings	1,134,261.71	
Less Other Invested in Plant	258,636.52	1,128,288.29
TOTAL PLANT FUNDS		1,158,879.00

#### V. AGENCY FUNDS

Cash in bank	6,188.58	
Due from other Funds	44,861.52	
Investment	5,000.00	
TOTAL AGENCY FUNDS		56,050.10
TOTAL ASSETS		1,823,899.70

### BALANCE SHEET As of June 30, 1953

#### Liabilities

#### I. CURRENT FUNDS

A. General		
Surplus	39,350.97	39,350.97
B. Restricted Funds		
Student Activities	1,269.56	41,067.51

#### II. LOAN FUNDS

Principal of Student Loan Fund	3,297.57	
Principal of Driver Loan Fund	1,099.11	
Principal of Miller Loan Fund	1,097.27	
Principal of F. C. Wampler Fund	4,566.44	
Principal of Dove Loan Fund	3,017.17	
Principal of J. F. Wampler Fund	1,087.33	
Principal of C. G. Miller Fund	1,000.00	
Principal of J. D. Driver Fund	500.00	
Principal Minnie S. Wampler Loan Fund	2,790.54	
Principal Anna Lee Carter Houff Fund	600.00	
TOTAL LOAN FUNDS		19,055.43

### III. ENDOWMENT & OTHER NON-EXPENDABLE FUNDS

#### A. Unexpended Funds:

Due Annuity Funds	5,200.00
Due other Endowment Funds	7,906.96

#### Principal of Funds:

Bowman Endowment Fund	152,140.10
College Endowment Fund	191,489.63
Daleville Endowment Fund	76,500.00
Class Loyalty Fund	5,606.21
John Kline Memorial Fund	6,668.82
C. Ed. Lukens Fund	3,535.94
W. E. Wine Endowment Fund	2,800.00

#### B. Annuity Funds

Principal of Funds	97,000.00	548,847.66
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### IV. PLANT FUNDS

#### A. Unexpended Funds:

Home Economics Building Fund	6,754.78
Music Building Fund	3,316.00
Development Program	20,519.93

#### B. Invested in Plant

Bonds outstanding—		
Blue Ridge Hall	108,000.00	
Notes Payable	189,500.00	
Net Investment in Plant	830,788.29	1,158,879.00

### V. AGENCY FUNDS

Wampler Visual Ed. Fund	3,022.53	
Fike Scholarship Fund	5,220.00	
Foreign Relations Fund	500.00	
Blue Ridge College Funds:		
Blue Ridge Scholarship Fund	21,861.52	
Stoner-Roop Memorial Fund	20,000.00	
Blue Ridge Alumni Fund	3,000.00	44,861.52
Earnings from Blue Ridge Funds	2,446.05	56,050.10
TOTALS		1,823,899.70

The above reports are submitted by:

HARRY A. DRIVER, Treasurer of the Board of Trustees  
 CECIL C. IKENBERRY, Treasurer of Bridgewater College

### CERTIFICATE OF THE AUDITORS

We certify that, in our opinion, the attached Balance Sheet reflects the true financial position of the college at June 30, 1953 and the statement of Current Income and Expenses are fair and correct statements of operations for the years ended with that date.

Respectfully submitted

FRED P. EDWARDS COMPANY  
 Certified Public Accountants

# GIFTS TO THE TEN-YEAR DEVELOPMENT PROGRAM OF BRIDGEWATER COLLEGE BY CHURCH DISTRICTS OF THE SOUTHEASTERN REGION

July 1, 1950 to June 30, 1953

Past Fiscal Year 1952-1953			To Date 1950-1953			Past Fiscal Year 1952-1953			To Date 1950-1953		
FLORIDA & GEORGIA						Longmeadow			20.00		
Arcadia			50.00			Manor			41.00		
Clay County			3.00			Martinsburg-					
Highland Community			557.26			Vancelesville			260.00		
Jacksonville			61.30			Middletown Valley			60.15		
Miami			76.15			Pleasant View			63.35		
Okeechobee			138.79			Sharpsburg			175.60		
Sebring			181.01						15.00		
Sunnyland			25.00								
Tampa			20.00						3,174.29		
Winter Park			149.81			WESTERN MARYLAND			11,410.44		
District Gifts			45.00			Bear Creek			120.00		
						Fairview			23.00		
						Westernport			30.00		
						District Gift			10.00		
1,279.32			1,867.32								
MARDELA									10.00		
Bethany			44.15						183.00		
Denton			39.50			NORTH & SOUTH CAROLINA					
Green Hill			93.21			Little Pine			15.00		
Peach Blossom			25.90			Melvin Hill			88.04		
Ridgely			92.94			New Haven			27.00		
						Pleasant Grove			24.40		
									139.44		
295.70			720.39			TENNESSEE			187.22		
EASTERN MARYLAND						Beaver Creek			175.00		
Baltimore, First			2,966.00			Cedar Creek			50.00		
Baltimore,						Cedar Grove			103.00		
Friendship			282.00			French Broad			578.78		
Baltimore, North			50.00			Fruitdale, Ala.			5.00		
Baltimore,						Hawthorne			103.60		
Woodberry			1,069.30			Jackson Park			402.50		
Beaver Dam			50.00			Johnson City			659.51		
Bush Creek			56.50			Kingsport			511.35		
Dundalk			771.00			Knob Creek			15.00		
Frederick			122.00			Liberty			25.00		
Long Green Valley			10.00			Limestone			241.52		
Meadow Branch			2,410.75			Meadow Branch			176.00		
Monocacy			39.86			Mountain Valley			457.51		
Piney Creek						New Hope			474.35		
Pipe Creek			236.50			Pleasant Hill			884.63		
Reisterstown-						Pleasant Valley			232.15		
Evergreen			459.00			Pleasant View			385.00		
Washington, D. C.			1,445.00			Walnut Grove			60.00		
Westminster			304.40			White Horn			280.00		
District Gifts			424.05								
									5,759.90		
10,696.36			22,791.05			EASTERN VIRGINIA			6,540.98		
MIDDLE MARYLAND						Belmont			250.00		
Beaver Creek			5.00			Fairfax			5,524.45		
Broadfording						Hollywood			456.12		
Brownsville			10.00			Locust Grove			47.25		
Hagerstown			3,029.94								
Leetown			5.00								

	Past Fiscal Year 1952-1953	To Date 1950-1953
Madison		100.00
Manassas	255.00	3,748.00
Midland	1,430.56	1,432.56
Mt. Carmel, Eastern	5.40	5.40
Newport News	1,174.00	1,199.00
Nokesville	2,111.16	2,126.16
Rappahannock	7.50	7.50
Trevilian	39.79	39.79
Valley	5.00	5.00
District Gifts	74.63	124.63
	11,380.86	15,446.27

#### FIRST VIRGINIA

Bethany	18.66	71.20
Bethel	11.77	214.14
Blue Ridge	1,033.50	1,043.50
Cloverdale	10,645.00	13,517.62
Copper Hill		1,966.66
Crab Orchard		421.05
Daleville	4,065.00	4,065.00
Green Hill	25.00	1,590.08
Hopewell	10.00	60.00
Jeters Chapel		250.00
Lynchburg	26.89	2,343.01
Mason Cove		273.00
Mt. Bethel	162.90	162.90
Mt. Joy	69.60	69.60
Oak Grove	55.00	1,626.00
Oakvale, W. Va.	310.00	332.00
Olean	85.00	85.00
Otter River		44.63
Peters Creek	50.00	2,195.21
Pleasant View, W. Va.	55.00	336.21
Poages Mill		1,007.00
Richmond	35.00	110.00
Roanoke, Central	6,888.50	8,965.00
Roanoke, First	3,052.50	4,689.18
Roanoke		
Hollins Rd.	2,405.00	2,640.00
Roanoke, Ninth St.	1,302.50	1,462.50
Roanoke		
Williamson Rd.	1,402.00	1,608.33
Saunders Grove		116.50
Selma	742.56	1,367.82
Smiths Chapel		151.07
Spruce Run	683.55	706.13
Terrace View		220.00
Troutville	1,734.00	2,409.00
District Gifts	20.00	275.56

#### NORTHERN VIRGINIA

Brock Gap		25.00
Cooks Creek	2,421.35	11,213.64
Damascus	25.00	55.00
Flat Rock	544.52	784.02
Front Royal	16.21	49.86
Greenmount	55.00	4,310.71
Harrisonburg	13,030.36	22,590.90

	Past Fiscal Year 1952-1953	To Date 1950-1953
Linville Creek	344.00	4,246.00
Lower Lost		
River, W. Va.		25.84
Mathias, W. Va.	5.00	1,903.00
Mill Creek	474.00	4,840.98
Moorefield, W. Va.		30.00
Mt. Zion	5,720.00	8,302.86
Newport		10.00
Pleasant View	96.61	548.67
Rileyville		146.00
Salem	25.00	50.00
Smith Creek, W. Va.		17.34
South Fork, W. Va.		150.00
Timberville	115.00	1,302.01
Unity		695.00
Woodstock	57.46	146.00
District Gifts	350.00	575.26
	23,279.51	62,018.09

#### SECOND VIRGINIA

Arbor Hill	10.40	10.40
Barren Ridge	48.02	2,644.87
Beaver Creek	1,774.00	7,386.59
Bridgewater	3,572.00	8,537.04
Buena Vista	3,612.26	3,651.18
Concord	35.59	35.59
Crummett Run, W. Va.		5.00
Elk Run	25.00	415.00
Forest Chapel		66.00
Grottoes	272.50	272.50
Lebanon	80.84	254.41
Little River		30.00
Middle River	205.00	3,046.63
Moscow	40.00	2,652.00
Mt. Vernon	10,149.46	11,619.87
North Fork, W. Va.		144.30
Oronoco	5.65	5.65
Pleasant Hill	303.36	303.36
Pleasant Valley	2,455.00	6,000.09
Pocahontas	2,000.00	2,039.73
Sangerville	225.00	2,228.74
Staunton	52.00	722.00
Summitt	131.55	1,688.27
Valley Bethel	18.00	101.00
Waynesboro	2,816.50	2,987.50
White Hill	430.00	430.00
District Gifts	900.00	1,200.00
	29,162.13	58,477.72

#### SOUTHERN VIRGINIA

Antioch	175.00	3,991.50
Bassett	43.00	2,418.41
Beaver Creek		995.00
Bethlehem	90.42	2,276.69
Boones Mill	5.00	1,155.87
Burks Fork	346.00	351.00
Christiansburg	1,725.00	1,800.00
Coulson		209.04
Fraternity	118.02	1,628.02

	Past Fiscal Year 1952-1953	To Date 1950-1953
Germantown	43.50	1,690.50
Jones Chapel	442.05	462.05
Laurel Branch	5.00	632.00
Maple Grove, N. C.		418.92
Mt. Hermon	87.65	212.15
New Bethel	230.25	230.25
Pleasant Hill	434.55	463.38
Pleasant Valley	36.10	756.53
Pulaski	41.70	51.70
Red Hill	2.00	897.00
Redoak		930.00
Schoolfield	6.80	638.39
Smith River	567.56	567.56
Spray, N. C.	1,653.21	1,673.21
Topeco	1,949.00	2,015.00
District Gifts	220.00	320.00
	<u>8,221.81</u>	<u>26,784.17</u>

#### FIRST WEST VIRGINIA

Allegheny		617.50
Beaver Run	36.00	1,632.71
Bethel		205.00
Capon Chapel		278.88
Eglon	78.07	2,595.37
Greenland		1,495.00
Harman		335.00
Keyser	1,114.55	4,925.59
Knobley	8.28	341.28
Morgantown		131.30
Oak Grove		371.05
Old Furnace	6.30	599.51
Petersburg	9.00	804.00
Red Creek		143.46
Sandy Creek	13.50	2,206.10
Seneca	25.00	147.15
Sunnyside	11.30	221.71
Tear Coat	1.80	51.80
Terra Alta	1,609.00	3,038.81
White Pine	13.50	689.84

	Past Fiscal Year 1952-1953	To Date 1950-1953
Wiley Ford		316.30
District Gifts	100.25	100.25
	<u>3,026.55</u>	<u>21,247.61</u>
SECOND WEST VIRGINIA		
Bethany		20.00
Elkins	2.00	130.50
Glady		177.40
Goshen		5.31
Mt. Zion		30.50
Pleasant Hill		156.66
Pleasant Valley		32.35
Shiloh	25.00	1,002.95
Union Chapel		224.47
Valley River		337.00
District Gifts	25.00	25.00
	<u>52.00</u>	<u>2,142.14</u>

#### TOTAL OF CHURCH

GIFTS	131,366.80	286,211.30
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(This total includes gifts sent direct from church treasurers and gifts and pledges made by individuals with credit to their church.)

REGIONAL GIFTS		3,757.98
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	131,366.80	289,969.28
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#### GIFTS AND PLEDGES FROM NON-BRETHREN SUPPORTERS OR FROM OUTSIDE THE

REGION	15,624.67	32,527.56
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#### GRAND TOTAL OF GIFTS AND PLEDGES FROM ALL SOURCES TO THE DEVELOPMENT

PROGRAM	146,991.47	322,496.84
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# GIFTS TO THE TEN-YEAR DEVELOPMENT PROGRAM OF BRIDGEWATER COLLEGE BY DISTRICTS OF THE SOUTHEASTERN REGION.

July 1, 1952 to June 30, 1953

	Past Fiscal Year 1952-1953	To Date 1950-1953
Florida and Georgia	1,279.32	1,867.32
Mardela	295.70	720.39
Eastern Maryland	10,696.36	22,791.05
Middle Maryland	3,174.29	11,410.44
Western Maryland	10.00	183.00
North and South Carolina	139.44	187.22
Tennessee	5,759.90	6,540.98
Eastern Virginia	11,380.86	15,446.27
First Virginia	34,888.93	56,394.90
Northern Virginia	22,279.51	62,018.09
Second Virginia	29,162.13	58,477.72
Southern Virginia	8,221.81	26,784.17
First West Virginia	3,026.55	21,247.61
Second West Virginia	52.00	2,142.14
<b>TOTAL OF CHURCH GIFTS</b>	<b>131,366.80</b>	<b>286,211.30</b>
(This total includes gifts sent direct from church treasurers and gifts and pledges made by individuals with credit to their church.)		
<b>REGIONAL GIFTS</b>		<b>3,757.98</b>
	<b>131,366.80</b>	<b>289,969.28</b>
<b>GIFTS AND PLEDGES FROM NON-BRETHREN SUPPORTERS OR FROM OUTSIDE THE REGION</b>	<b>15,624.67</b>	<b>32,527.56</b>
<b>GRAND TOTAL OF GIFTS AND PLEDGES FROM ALL SOURCES TO THE DEVELOPMENT PROGRAM</b>	<b>146,991.47</b>	<b>322,496.84</b>

Percentage of gifts from Church of the Brethren Members—90%.

